



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY (TRENTON)**

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**RAS Crane, LLC**

10700 Abbott's Bridge Road, Suite 170

Duluth, GA 30097

Telephone Number 470-321-7112

**Attorneys For Secured Creditor**

**U.S. Bank Trust National Association,  
Not In Its Individual Capacity But Solely  
As Owner Trustee For VRMTG Asset  
Trust**

In Re:

Kenneth J. Blankenbaker,

Debtor.

Case No.: 19-22933-CMG

Judge: Christine M. Gravelle

Chapter 13

Order Filed on January 22, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**ORDER RESOLVING OBJECTION TO CONFIRMATION OF PLAN**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: January 22, 2020**

  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Debtor: Kenneth J. Blankenbaker

Case No.: 19-22933-CMG

Caption of Order: **Consent Order Resolving Objection to Confirmation**

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Secured Creditor: U.S. Bank Trust National Association, Not In Its Individual Capacity But  
Solely As Owner Trustee For VRMTG Asset Trust

Secured Creditor's Counsel: RAS Crane, LLC

Debtor's Counsel: Joseph Casello

Property Involved ("Collateral"): 44 Mine Brook Road, Colts Neck, New Jersey 07722

For good cause shown, it is **ORDERED** that Secured Creditor's Objection is resolved,  
subject to the following conditions:

1. This order shall be incorporated in and become a part of any Order Confirming the Chapter 13 Plan in the herein matter.
2. Debtor acknowledges the pre-petition arrears due to Secured Creditor is \$126,559.47, as set forth in Secured Creditor's timely filed Proof of Claim 3-1, filed on July 25, 2019.
3. Debtor shall comply with the terms of the trial modification offered providing for payments to Secured Creditor in the amount of \$5,526.00 on the first of January, February, March and April 2020 respectively.
4. Debtor shall complete the loss mitigation process by June 30, 2020.
5. In the event that any such mortgage modification or other consensual resolution is not available, the Debtor shall acknowledge the pre-petition arrearages as stated above. The Debtor shall have 30 days from the date of any final notification that a modification, etc. is not available to: 1) file an amended Chapter 13 Plan to cure the pre-petition arrearages and maintain post-petition payments, or 2) to convert the Chapter 13 petition to a Chapter 7 petition, 3) surrender the property, and/or 4) proceed with this bankruptcy case as deemed appropriate.